Case 05-06075 Doc 1 Filed 02/22/05 Entered 02/22/05 16:13:44 Desc Main

Document Page 1 of 31

(Official Form 1)(12/03) FORM B1 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **CHICAGO DIVISION (EASTERN)** Name of Debtor (if individual, enter Last, First Middle): Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): Showalter, Ingrid All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): one, state all): xxx-xx-0659 Street Address of Debtor (No. and Street, City, State and Zip Code): Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 520 St. Charles St. Apt. B Elgin, Illinois 60120 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Kane Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) ✓ Individual(s) ☐ Railroad ☐ Chapter 7 ☐ Chapter 11 √ Chapter 13 ☐ Corporation ☐ Stockbroker ☐ Chapter 12 ☐ Chapter 9 Partnership ☐ Commodity Broker Section 304 - Case ancillary to foreign proceeding Other\_ Clearing Bank Nature of Debts (Check one box) Filing Fee (Check one box) ✓ Consumer/Non-Business ☐ Business ▼ Full Filing Fee attached Chapter 11 Small Business (Check all boxes that apply) Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration ■ Debtor is a small business as defined by 11 U.S.C. Sec. 101. certifying that the debtor is unable to pay fee except in installments. Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) Rule 1006(b). See Official Form 3. THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors. 50-99 200-999 1000-Over 1-15 16-49 100-199 **Estimated Number of Creditors**  $\overline{\mathbf{A}}$ Г **Estimated Assets** \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million  $\square$ П **Estimated Debts** 1.000.001 to \$50.001 to \$100.001 to \$500 001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million

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Official Form 1)(12/03) Document	Page 2 of 31	FORM B1, Page 2
Voluntary Petition (page 2)	Name of Debtor(s): Ingrid Showalte	er
(This page must be completed and filed in every case)		
Prior Bankruptcy Case(s) Filed Within Las	t 6 Years (If more than two, attach add	litional sheet)
Location Where Filed:	Case Number:	Date Filed:
No. Dist. of Illinois	00-05786	2/28/2000
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case(s) Filed by any Spouse, Partne	er or Affiliate of this Debtor (If more	than one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	natures	L
Signature(s) of Debtor(s) (Individual/Joint)		ibit A
I declare under penalty of perjury that the information provided in this petition is	(To be completed if debtor is required to file	
true and correct.	10Q) with the Securities and Exchange Co of the Securities Exchange Act of 1934 and	
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,	of the Securities Exchange Act of 1934 and	a is requesting relief under chapter 11)
11, 12 or 13 of title 11, United States Code, understand the relief available under	Exhibit A is attached and made	de a part of this petition.
each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code,		ibit B
specified in this petition.	(To be completed if debtor is an individual debts) I, the attorney for the petitioner nar	
	that I have informed the petitioner named in	5 5.
X /s/ Ingrid Showalter	may proceed under chapter 7, 11, 12, or 1	
Ingrid Showalter	have explained the relief available under ea	ach such chapter.
X	X /s/ David Linde	02/21/2005
Λ	David Linde	Date
Talanhara Nisahar (Kasharana atalaharan atau		ibit C
Telephone Number (If not represented by an attorney)	Does the debtor own or have possession of	
02/21/2005	pose a threat of imminent and identifiable h	narm to public health or safety?
Date Signature of Attorney	Yes, and Exhibit C is attached	d and made a part of this petition.
Signature of Attorney	<b>☑</b> No	
X /s/ David Linde	Signature of Non-Attor	ney Petition Preparer
David Linde Bar No. 6209104	I certify that I am a bankruptcy petition pre that I prepared this document for compens	·
The Fox Valley Legal Group, LLC	debtor with a copy of this document.	sation, and that mave provided the
1444 N. Farnsworth, Suite 111		
Aurora, Illinois 60505		
	Printed Name of Bankruptcy Peti	tion Preparer
Phone No. <b>(630) 898-6500</b> Fax No. <b>(630) 585-1903</b>		
Priorite No. (030) 030-0300	Social Security Number	
02/21/2005		
Date	_	
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is		
true and correct, and that I have been authorized to file this petition on behalf of	Address	
the debtor.	Names and Social Security numbers of all	other individuals who prepared or
The debtor requests relief in accordance with the chapter of title 11, United States	assisted in preparing this document:	
Code, specified in this petition.		
	If more than one person prepared this doc	cument, attach additional sheets
	conforming to the appropriate official form	
X	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
	X	
Printed Name of Authorized Individual	Signature of Bankruptcy Petition	Preparer
	Data	
Title of Authorized Individual	Date  A bankruptcy petition preparer's failure to	comply with the provisions of title 11
02/21/2005	and the Federal Rules of Bankruptcy Proc	
Data	imprisonment or both (11 U.S.C. § 110; 1	8 U.S.C. § 156).

# Document Page 3 of 31 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## **SCHEDULE A (REAL PROPERTY)**

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
None				
			\$0.00	\$0.00

## Document Page 4 of 31 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking @ State Financial Bank	-	\$50.00
3. Security deposits with public utilities, telephone companies, land-lords, and others.	x			
4. Household goods and furnishings including audio, video and computer equipment.		Misc. Household Goods	-	\$750.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing	-	\$75.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
		Tota	<b>└</b>	\$885.00

## Document Page 5 of 31 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

Total >

\$885.00

## **SCHEDULE B (PERSONAL PROPERTY)**

		Continuation Sneet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
				ф205 00

# Document Page 6 of 31 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

Total >

\$7,860.00

## **SCHEDULE B (PERSONAL PROPERTY)**

		Conunuation Sneet No. 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
<ul> <li>20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.</li> <li>21. Patents, copyrights, and other intellectual property. Give</li> </ul>	x			
particulars.  22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Pontiac Grand AM	-	\$6,975.00
24. Boats, motors, and accessories.	х			
25. Aircraft and accessories.	х			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	х			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
				¢7.000.00

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IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or
			Hus  o	Exemption
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
		Total	<b></b>	\$7,860.00

### JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## **SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Debtor elects the exemptions to	which debtor is entitled under: (Check one box)
11 U.S.C. Sec. 522(b)(1):	Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states
11 U.S.C. Sec. 522(b)(2):	Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable popharkruptcy law

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$10.00	\$10.00
Checking @ State Financial Bank	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
Misc. Household Goods	735 ILCS 5/12-1001(b)	\$750.00	\$750.00
Clothing	735 ILCS 5/12-1001(a), ( e)	\$75.00	\$75.00
		\$885.00	\$885.00

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IN RE: Ingrid Showalter

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	CASE NO		

(If Known)

CHAPTER 13

## SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

☐ Check this box			in has no creditors holding secured cialins		999			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: <b>056-200503</b>			DATE INCURRED: NATURE OF LIEN:					
Marquette Comsumer Finance PO Box 77007 Minneapolis, MN 55480-7707	-	-	Lien on Vehicle COLLATERAL: 2003 Pontiac Grand AM REMARKS:				\$11,000.00	\$4,025.00
		1	COLLATERAL VALUE: \$6,975.00					
No continuation charte attache	Д		Total for this Page (Sub	tota	ـــــا < (اد		\$11,000.00	\$4,025.00
continuation sheets attache	ea		Running				\$11,000.00	\$4,025.00
			•					

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filling of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).
	<b>Deposits by individuals</b> Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).
	Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)  (8).
_	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).
	Administrative allowances under 11 U.S.C. Sec. 330  Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	ounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or the date of adjustment.
	1continuation sheets attached

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\$2,094.00

\$2,094.00

Running Total >

CHAPTER 13

## SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 1

TYPE OF PRIORITY Administrative allowances

TTPE OF PRIORITY AUTIII			allowarices					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #:	T		DATE INCURRED: <b>02/15/2005</b>		П			
The Fox Valley Legal Group, LLC 1444 N. Farnsworth Ave. Suite 111 Aurora, Illinois 60505	•	-	CONSIDERATION: Attorney Fees REMARKS:				\$2,094.00	\$2,094.00
Adiora, minois 00303								
			Total for this Page (Sub	tota	.I) >	$\exists$	\$2,094.00	\$2,094.00
			Total for this Lage (Sub	.010	<i>- ر</i> ابه		φ <b>∠</b> ,υσ <del>-1</del> .υυ	Ψ <b>2</b> ,034.00

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IN RE: Ingrid Showalter

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(If Known)

CHAPTER 13

## SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 10254050  Academy Collection Service 10965 Decatur Rd. Philadelphia, PA 19154-3210		-	DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS:				Notice Only
ACCT #: 4005158 Account Solutions Group PO box 628 Buffalo, NY 14240-0628		-	DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS:				Notice Only
ACCT #: 24611451451 Allied Interstate 435 W. Ford Road Minneapolis, MN 55426-1096		-	DATE INCURRED: CONSIDERATION: Collecting for - Crossings REMARKS:				\$72.00
ACCT #: DB0057692641  Armor Systems Corp. 2322 N. Green Bay Rd. Waukegan, IL 60087-4209	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Provena St. Joseph REMARKS:				Notice Only
ACCT#: 085900000264270091  AT&T PO Box 8212 Aurora, IL 60572-8212		-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$817.00
ACCT#: 367695254  Bay Area Credit Service 50 Airport Pkwy. Suite 100 San Jose, CA 95110		-	DATE INCURRED: CONSIDERATION: Collecting for - T-Mobile REMARKS:				\$852.00
ACCT #: Blockbuster 1500 Irving Park Rd. Hanover Park, IL 60133-2576		-	DATE INCURRED: CONSIDERATION: Collection on Account REMARKS:				\$15.00
5continuation sheets attached			Total for this Page (Subtotal Running Tota		<u> </u>		\$1,756.00 \$1,756.00

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IN RE: Ingrid Showalter

CASE NO \_\_\_\_\_\_(If Known)

CHAPTER 13

## SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5002760  Bureau of Collection Recovery 7575 Corporate Way Eden Prairie, MN 55344	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Verizon Wireless REMARKS:				Notice Only
ACCT #: 4862 3623 5777 9845  Capital One PO Box 60000 Seattle, WA 98190-6000		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$984.00
ACCT #: 13493606 Certegy Payment Recovery Services 11601 Roosevelt Blvd. St. Petersburg, FL 33716	-	-	DATE INCURRED: CONSIDERATION: NSF (Marshalls) REMARKS:				\$7.58
ACCT#: 281518  City of Elgin Finance Dept. 150 Dexter Ct. Elgin, IL 60120		-	DATE INCURRED: CONSIDERATION: Ambulance REMARKS:				\$252.03
ACCT #: 07 009828155 Credit Collection Services Two Wells Ave. Newton, MA 02459		-	DATE INCURRED: CONSIDERATION: Collecting for - WOWU Cable REMARKS:				\$61.00
ACCT #: 05 017252 21734018543 01  Credit Protection Assoc. 13355 Noel Rd. Dallas, TX 75240		-	DATE INCURRED: CONSIDERATION: Collecting for - Blockbuster REMARKS:				Notice Only
ACCT #: 02294103  Donald C. Donagher d/b/a CCC PO Box 988  Harrisburg, PA 17108-0988	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Literary Book Club REMARKS:				\$134.00
			Total for this Page (Subtotal Running Tota		<u></u>		\$1,438.61 \$3,194.61

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## SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 2387989102 Encore Receivable Mgmt., Inc. 400 N. Rogers Rd. PO Box 3330 Olathe, KS 66063-3330		-	DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS:				Notice Only
ACCT #: GC Services 6330 Gulfton Houston, TX 77081		-	DATE INCURRED: CONSIDERATION: Collecting for - Telecheck REMARKS:				\$25.00
ACCT #: 17272  General & Vascular Surgery 745 Fletcher Dr. #302  Elgin, IL 60123-4750	-	-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$77.00
ACCT #: Harris & Harris, Ltd. 600 W. Jackson Suite 400 Chicago, IL 60661		-	DATE INCURRED: CONSIDERATION: Collecting for - Nicor REMARKS:				Notice Only
ACCT #: Q18241  JBC Legal Group, PC 2 Broad St. 6th Floor Bloomfield, NJ 07003-2550		-	DATE INCURRED: CONSIDERATION: Collecting for - Blockbuster REMARKS:				\$0.00
ACCT #: 183466 Midwest Heart Specialists 3496 Paysphere Circle chicago, IL 60674		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$30.00
ACCT #:  NCO Financial PO Box 41457 Philadelphia, PA 19101-1457	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Nicor REMARKS:				Notice Only
			Total for this Page (Subtotal Running Tota				\$132.00 \$3,326.61

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CASE NO		
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## SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Nicor PO Box 310 Aurora, IL 60507-0310		•	DATE INCURRED: CONSIDERATION: Utility Bill REMARKS:				\$226.00
ACCT #: Northwest Collectors 3601 Algonquin Rd. Suite 500 Rolling Meadows, IL 60008-3104		-	DATE INCURRED: CONSIDERATION: Collecting for - City of Elgin REMARKS:				Notice Only
ACCT #: 0420 0015093082  Patrick O'Connor, MD PO Box 1485 Elgin, IL 60121		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$214.00
ACCT #: 2509985  Pellettieri & Assoc. 991 Oak Creek Dr. Lombard, IL 60148-6408		-	DATE INCURRED: CONSIDERATION: Collecting for - Provena St. Joseph REMARKS:				Notice Only
ACCT #: C1712535  Penn Credit Corp. PO Box 988  Harrisburg, PA 17108-0988		-	DATE INCURRED: CONSIDERATION: Collecting for - QVC REMARKS:				\$77.00
ACCT #: CJ3564 PFG of Minnesota 7825 Washington Ave. Suite 410 Minneapolis, MN 55439-2409		-	DATE INCURRED: CONSIDERATION: Collecting for - AMS REMARKS: Debtor does not recognize underlying debt				\$466.00
ACCT #: Poplar Creek Currency Exchange 2503 W. Golf Rd. Hoffman Estates, IL 60194		-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$91.50
			Total for this Page (Subtotal Running Tota				\$1,074.50 \$4,401.11

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IN RE: Ingrid Showalter

CASE NO \_\_\_\_\_\_(If Known)

CHAPTER 13

## SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Provena Saint Joseph Medical Center 333 North Madison Street Joliet, IL 60435		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$171.00
ACCT #: 3108  Public Storage 2620 W. Lake St. Hanover Park, IL 60103		-	DATE INCURRED: CONSIDERATION: Collection on Account REMARKS:				\$72.00
ACCT#: 5082276345  Retrieval Masters Credit Bureau 2269 South Saw Mill River Rd. Building 3 Elmsford, NY 10523		-	DATE INCURRED: CONSIDERATION: Collecting for - Ritmo y Pasion REMARKS:				\$47.00
ACCT #: 1857  River West Anesthesiologists 185 Penny Ave.  East Dundee, IL 60118		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$84.00
ACCT #: 1816133 Superior Asset, Inc. PO Box 1928 Ft. Walton Beach, FL 32549		-	DATE INCURRED: CONSIDERATION: Collecting for - AT&T REMARKS:				Notice Only
ACCT #: 0013226394  The Hume Group PO Box 3607 Oak Brook, IL 60522-3607		-	DATE INCURRED: CONSIDERATION: Collection on Account REMARKS:				\$50.00
ACCT #: 008 0015093082 TRG Account Services 592 N. Mill Plymouth, MI 48170-0027		-	DATE INCURRED: CONSIDERATION: Collecting for - Patrick O'Connor, MD REMARKS:				Notice Only
	<u> </u>		Total for this Page (Subtota Running Tota				\$424.00 \$4,825.11

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IN RE: Ingrid Showalter

CASE NO \_\_\_\_\_

(If Known)

CHAPTER 13

## SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>847 727 1787 004</b>		_	DATE INCURRED:	Н	$\dashv$		
			CONSIDERATION:				
Verizon Wireless			Phone Bill				\$484.00
PO Box 790406			REMARKS:				*******
St. Louis, MO 63179-0406		-					
,							
				Ш	_		
ACCT #:			DATE INCURRED:				
Walgreens			CONSIDERATION: NSF Check(s)				Links asses
PO Box 22299			REMARKS:				Unknown
Network Place		-	REIWARNS.				
Chicago, IL 60673-1222							
				П			
				П	$\neg$		
					T		
				Ш			
			Total for this Page (Subtotal):	>			\$484.00
			Running Total:	>			\$5,309.11
			<u> </u>				· ·

### INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

Sheak tine box ii debtoi hae ne executory contra	
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

### INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## **SCHEDULE H (CODEBTORS)**

✓ Check this box it debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

## JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital		Dependents of Deb	tor and Spous	se (Names,	Ages and Relation	nships	s)
Status	Name	Age R	elationship	Name		Age	Relationship
Separated	Daniel	11 So	n				
Employment	Debtor			Spouse			
Occupation Name of Employer How Long Employed Address of Employer		es Hospital					
Income: (Estimate of av	verage monthly incor	ne)	1		DEBTOR		SPOUSE
Current monthly gross wa		= -	t paid monthly)	ı	\$1,219.64		\$0.00
Estimated monthly overting	-	(ртогато н т	· pa.a)		\$0.00		\$0.00
SUBTOTAL LESS PAYROLL DEDUCT	TIONS				\$1,219.64		\$0.00
A. Payroll taxes (inclu		(if B. is zero)			\$50.66		\$0.00
B. Social Security Tax	-	( 11 21 10 2010)			\$78.63		\$0.00
C. Insurance					\$190.02		\$0.00
D. Union dues					\$0.00		\$0.00
E. Retirement					\$0.00		\$0.00
F. Other (specify)					\$0.00		\$0.00
G. Other (specify)					\$0.00		\$0.00
SUBTOTAL OF PAYR	COLL DEDUCTIONS				\$319.31		\$0.00
TOTAL NET MONTHLY T	AKE HOME PAY				\$900.33		\$0.00
Regular income from oper	ration of business or p	rofession or farm (att	ach detailed st	mt)	\$0.00		\$0.00
Income from real property					\$0.00		\$0.00
Interest and dividends					\$0.00		\$0.00
Alimony, maintenance or state of the dependents		able to debtor for the	debtor's use o	r	\$0.00		\$0.00
Social Security or other go	overnment assistance	(specify)			\$0.00		\$0.00
Pension or retirement inco					\$0.00		\$0.00
Other monthly income (sp	ecify below)				\$0.00		\$0.00
1 2.					\$0.00 \$0.00		\$0.00 \$0.00
3.					\$0.00		\$0.00
TOTAL MONTHLY INC	ОМЕ				\$900.33		\$0.00

#### **TOTAL COMBINED MONTHLY INCOME \$900.33**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

## Document Page 21 of 31 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, comple schedule of expenditures labeled "Spouse."	te a separate
Rent or home mortgage payment (include lot rental for mobile home)	
Are real estate taxes included? ✓ Yes □ No	
Is property insurance included? ✓ Yes ☐ No	
Utilities: Electricity and heating fuel	
Water and sewer	
Telephone	\$55.00
Other:	
Home maintenance (repairs and upkeep)	<b>#</b> 000 00
Food	\$300.00
Clothing Laundry and dry cleaning	\$30.00 \$20.00
Medical and dental expenses (not covered by insurance)	\$25.00 \$25.00
Transportation (not including car payments)	\$60.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$10.00
Charitable contributions	******
Insurance (not deducted from wages or included in home mortgage payments)  Homeowner's or renter's  Life  Health	
Auto	\$116.00
Other:	
Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto	
Other:	
Other:	
Other:	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	<b>#00.00</b>
Other: Auto Repairs / License Fees Other: Personal Care	\$20.00
Other: Personal Care	\$20.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$656.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]  Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at interval.	t some other regular
A. Total projected monthly income	\$900.33
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$656.00
C. Excess income (A minus B)	\$244.33
D. Total amount to be paid into plan each <i>Monthly</i> (interval)	\$244.00

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## **SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$7,860.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$11,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,094.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$5,309.11	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$900.33
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$656.00
Total Numbe of ALL :	r of Sheets Schedules >	19		1	
	Total	Assets >	\$7,860.00		
			Total Liabilities >	\$18,403.11	

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IN RE: Ingrid Showalter CASE NO

CHAPTER 13

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my k	
Date <u><b>02/21/2005</b></u>	Signature //s/ Ingrid Showalter Ingrid Showalter
Date	Signature
	[If joint case, both shouses must sign ]

[If joint case, both spouses must sign.]

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

	1. Income from employment or operation of business			
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
	AMOUNT	SOURCE (if more than one)		
	YTD: \$900.00 2004: \$16,000 2003: \$20,500	Employment		

#### 2. Income other than from employment or operation of business

None

✓

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

None

✓

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

✓

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# Document Page 25 of 31 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

 $\checkmark$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

✓

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE The Fox Valley Legal Group, LLC 1444 N. Farnsworth Ave. Suite 111 Aurora, Illinois 60505 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 02/15/2005

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$100.00

#### 10. Other transfers

None

✓

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

## None 13. Setoffs

**1** 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

✓

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

## None

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

✓

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

#### DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

attachments thereto, consisting of5	sheets, and the	sheets, and that they are true and correct.		
Date 02/21/2005	Signature of Debtor	/s/ Ingrid Showalter Ingrid Showalter		
Date <u>02/21/2005</u>	of Joint Debt	Signature of Joint Debtor (if any)		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

#### Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

#### **ACKNOWLEDGEMENT**

I hereby certify that I have read this notice on this 21st	day of February	
/s/ Ingrid Showalter		
Ingrid Showalter		

# Document Page 30 of 31 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	DISCLUSURE OF COMIF	ENSATION OF ATTORNET	FOR DEBION		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and at compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for ervices rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case as follows:				
	For legal services, I have agreed to accept:		\$2,200.00		
	Prior to the filing of this statement I have received	:	\$106.00		
Balance Due:			\$2,094.00		
2.	The source of the compensation paid to me was:				
	☑ Debtor ☐ Other (spe	ecify)			
3.	The source of compensation to be paid to me is:				
	☑ Debtor ☐ Other (spe	cify)			
4.	☑ I have not agreed to share the above-disclos associates of my law firm.	ed compensation with any other persor	n unless they are members and		
	☐ I have agreed to share the above-disclosed of associates of my law firm. A copy of the agree compensation, is attached.				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;				
6.	By agreement with the debtor(s), the above-discle	sed fee does not include the following	services:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for				
	representation of the debtor(s) in this bankruptcy proceeding.				
	02/21/2005	/s/ David Linde			
	Date	David Linde The Fox Valley Legal Group, LLC 1444 N. Farnsworth, Suite 111 Aurora, Illinois 60505 Phone: (630) 898-6500 / Fax: (630) 8	Bar No. 6209104 585-1903		

## Document Page 31 of 31 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ingrid Showalter CASE NO

CHAPTER 13

## **VERIFICATION OF CREDITOR MATRIX**

knowledge.		
Date _02/21/2005	Signature _/s/ Ingrid Showalter	
	Ingrid Showalter	

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her